



# ACH File Import Guide

## Instructions

ACH File Import Feature: This allows you to import individual detail record from your computer’s hard drive to ProvidentConnect for Business and into a standard NACHA (National Clearing Housing Association) file for processing. The standard file definition is NACHA; if the file to be imported is in a different format then you will need to add a file definition prior to import the file details (**See Page 4**).

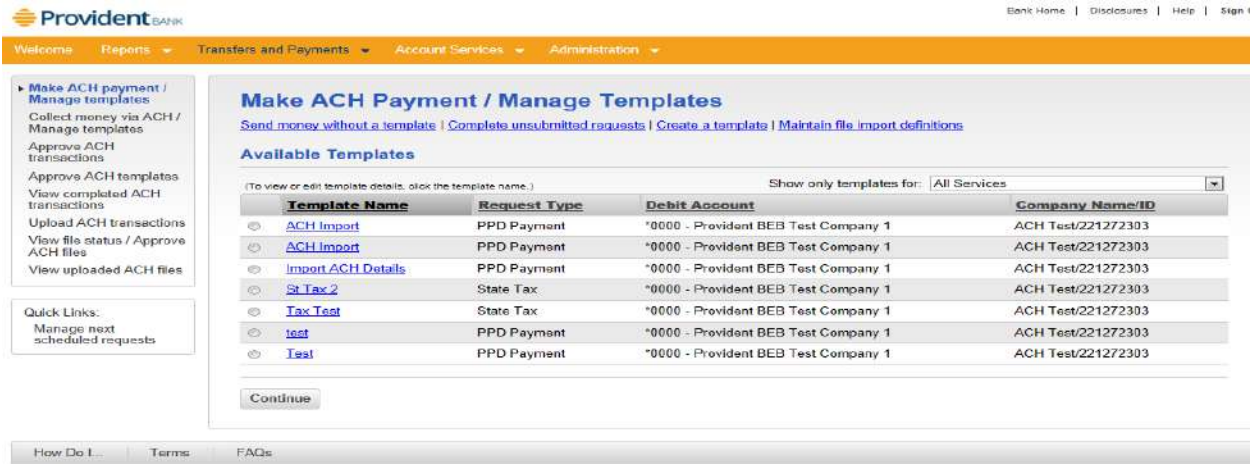
## ACH IMPORT

An ACH Template will need to be created prior to importing the ACH Detail. (If a template was already created, please proceed to the “**IMPORT ACH DETAILS**” section of this document (**See Page 8**).

1. “Transfers and Payments” menu select one of the following:
  - a. Sending money: Select “**Make ACH payment/Manage Templates**” in the left banner.

**OR**

  - b. Collecting Money: Select “**Collect Money via ACH/Manage Templates**” in the left banner.



2. Select “**Create a Template**”

**Add Template**

Send money using an existing ACH template

**Template Information**

Template name: ACH Payroll

Request type: PPD Payment (Personal)

Company name/ID: ACH Test/221272303

Template description: ACH  
(Information that will be given to the transaction's recipients, e.g. Payroll, Gas Bill.)

Debit account: Provident BEB Test Company 1 - \*0000

Maximum transfer amount: \$ 500.00  
(Per detail account)

[Continue](#)

3. Add Template: Fill in the following fields:
  - a. Template Name: Defined by you.
  - b. Request Type: Select **“PPD Payment”** for Personal Accounts or **“CCD Payment”** for Business Accounts.
  - c. Company Name/ID: Select **“Company Name/ ID”**
  - d. Template description: Information given to the transaction’s recipients.
  - e. Debit account: Select **“Account”**
  - f. Maximum transfer amount: (Per detail record)
4. Select **“Continue”**

**Add Template Destination Accounts**

Send money using an existing ACH template

**Template Information**

Template name: ACH Payroll

Request type: PPD Payment

Company name/ID: ACH Test/221272303

Template description: ACH

Debit account: \*0000 - Provident BEB Test Company 1

Maximum transfer amount: \$500.00

**Credit/Destination Accounts**

These are the detail accounts which will receive the recorded amount when a payment request is transmitted. If you are importing from external files, click "Import Details." ABA numbers must be for financial organizations authorized for the exchange. To enter a valid ABA number, search for an authorized financial institution.

[Import Details](#)

ABA/TRC	Account	Account Type	Name	Detail ID (optional)	Default Amount (optional)
<a href="#">ABA search</a>		Checking			\$ 0.00
Additional information (optional):					Total
					\$0.00

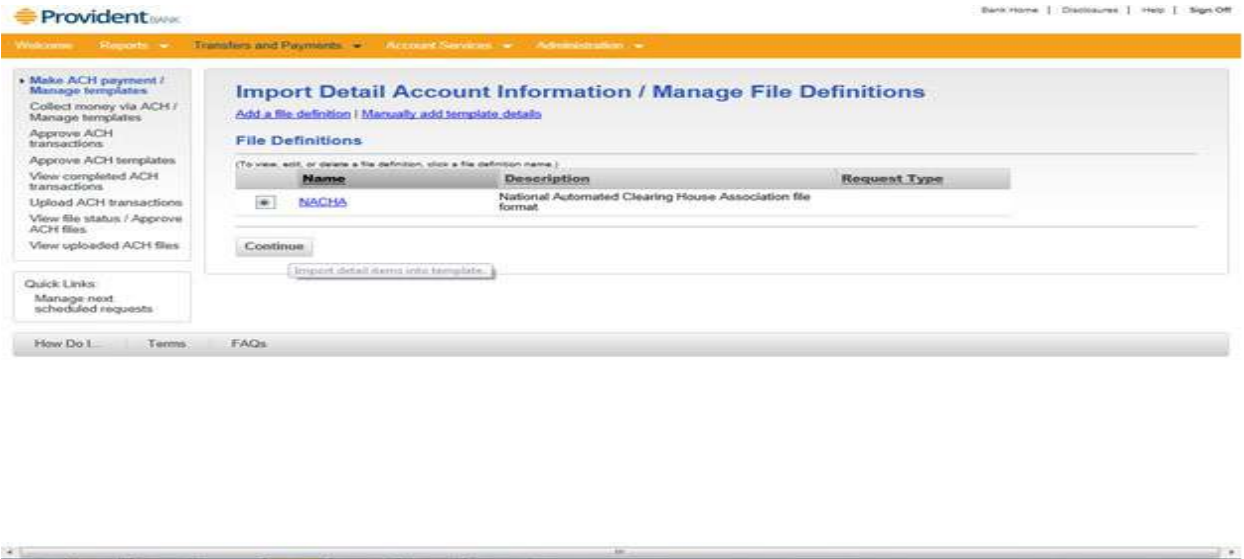
[Add additional detail row](#)

[Save template](#)

From Add Template Destination Accounts

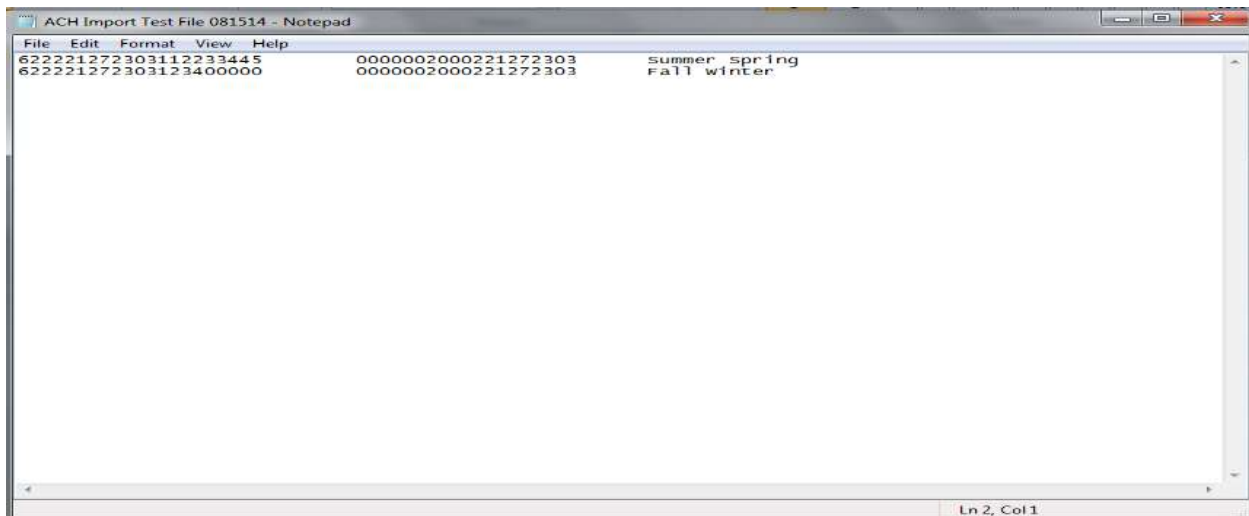
5. Select **“Import Details”**

**IMPORTANT INFORMATION:** If the file to be imported is not a NACHA file, then you will need to select **“Add a file definition”** before moving on to step 5.

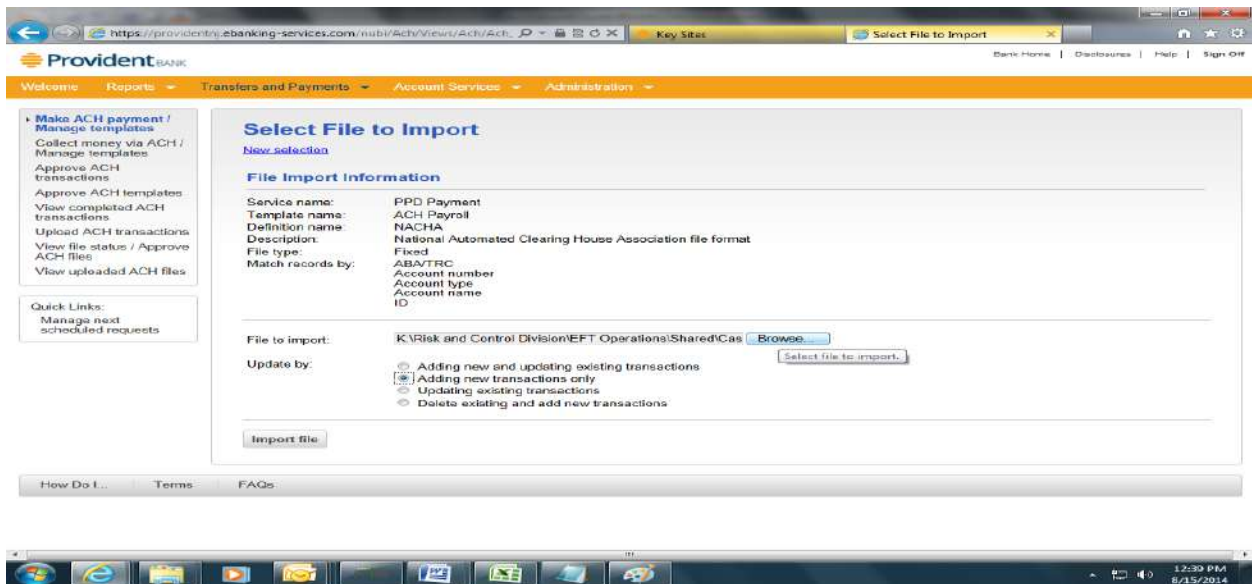


From the Import Detail Account Information /Manage File Definitions

Please see below a sample NACHA File

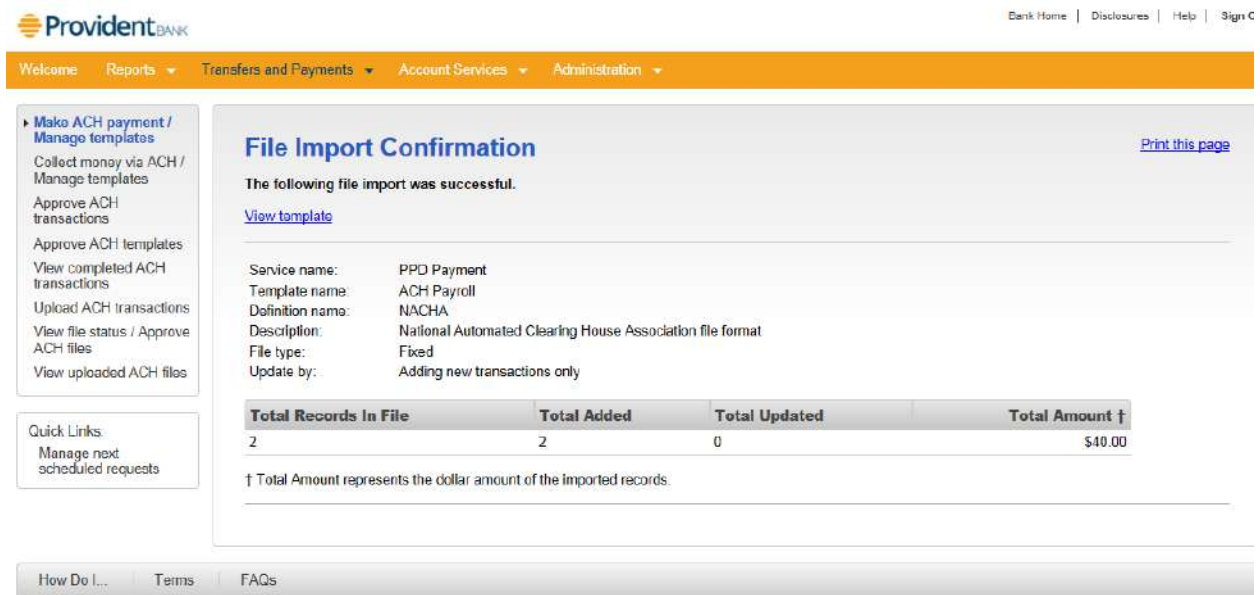


6. Select "Continue"



From Select File to Import screen

7. Select **“Browse”** to locate file
8. Update By: Select the option that applies
  - a. Adding new and updating existing transactions
  - b. Adding new transaction only
  - c. Updating existing transactions
  - d. Delete existing and add new transactions
9. Select **“Import file”**



10. Message displayed **“The following file import was successful”**
11. Select **“View template”**

- Make ACH payment / Manage templates
- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

Quick Links:  
Manage next scheduled requests

### View Template Details

[Print this page](#)

[New selection](#) | [Use this template](#) | [View your ACH limits](#)

#### Template Information

[Edit template](#) • [Copy template](#) • [Delete template](#)

Template name: ACH Payroll  
 Request type: PPD Payment  
 Company name/ID: ACH Test/221272303  
 Template description: ACH  
 Debit account: \*0000 - Provident BEB Test Company 1  
 Maximum transfer amount: \$500.00

Download this template as:

#### Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
221272303	*0000	Checking	Fall Winter	221272303	\$20.00
Additional information:					
221272303	*3445	Checking	Summer Spring	221272303	\$20.00
Additional information:					
Total:					\$40.00

From View Template Details Screen

12. Review the detail transaction(s) imported
13. Select **“Use this template”** (ONLY if you are ready to transmit ACH template file)

- Make ACH payment / Manage templates
- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

Quick Links:  
Manage next scheduled requests

### Make ACH Payment

[Send money with a different template](#) | [Schedule a request with this template](#) | [View your ACH limits](#)

[Edit this template](#)

Template name: ACH Payroll  
 Request type: PPD Payment  
 Company name/ID: ACH Test/221272303  
 Template description: ACH  
 Debit account: \*0000 - Provident BEB Test Company 1  
 Maximum transfer amount: \$500.00 (Per detail account)  
 Effective date: 08 / 18 / 2014  
 Control amount (optional): \$ 0.00 (Maximum value for the entire template)

#### Credit/Destination Accounts

[Save as draft](#)

These are the accounts which will receive the recorded amount when a payment request is transmitted. To save this request without submitting it for transmit, click "Save as draft."

Set all amounts to: \$

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
221272303	*0000	Checking	Fall Winter	221272303	\$ 20.00
Additional information (optional):					
221272303	*3445	Checking	Summer Spring	221272303	\$ 20.00
Additional information (optional):					
Total:					\$40.00
Variance amount:					\$(40.00)
<small>(Difference between Control amount and Total)</small>					

From Make ACH Payment Screen

14. Review template information (If okay then proceed with next step 15) or Select **“Edit this template”** to make additional updates.
15. Select **“Continue”**

**Verify Payment**  
Send money with a different template | View your ACH limits

**Template Information** [Edit this request](#)

Template name: ACH Payroll  
Request type: FPD Payment  
Company name/ID: ACH Test / 221272303  
Template description: ACH  
Debit account: \*0000 - Provident BEB Test Company 1  
Effective date: 09/18/2014

**Credit/Destination Accounts**  
The control amount of \$0.00 does not equal the total amount of \$40.00. Details with an amount value of \$0.00 will not be processed. To change the values, click "Edit this request."

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
221272303	*0000	Checking	Fall Winter	221272303	\$20.00
221272303	*3445	Checking	Summer Spring	221272303	\$20.00
Total					\$40.00

To submit this request without transmitting, click [submit for approval](#).

16. After verifying the details of your template, select **“Transmit”**

**Secure Token - Passcode**

The activity you have requested requires entry of a secure token passcode. Please enter your passcode and click "Continue." To return to your previous activity, click "Cancel."

If you have not set up your token device, go to [Secure Token Setup](#). If you have not received your token device, please contact your administrator.

Passcode:

17. Passcode: Enter your **“Passcode”**

18. Select **“Continue”**

19. Message displayed: **“The PPD Payment or The CCD Collection request below has been transmitted successfully”**

## IMPORT ACH DETAILS

Provident BANK

Bank Home | Disclosures | Help | Sign C

Welcome Reports Transfers and Payments Account Services Administration

**Make ACH Payment / Manage Templates**

Collect money via ACH / Manage templates

Approve ACH transactions

Approve ACH templates

View completed ACH transactions

Upload ACH transactions

View file status / Approve ACH files

View uploaded ACH files

Quick Links: Manage next scheduled requests

**Make ACH Payment / Manage Templates**

[Send money without a template](#) | [Complete unsubmitted requests](#) | [Create a template](#) | [Maintain file import definitions](#)

**Available Templates**

(To view or edit template details, click the template name.) Show only templates for: All Services

Template Name	Request Type	Debit Account	Company Name/ID
<a href="#">ACH Import</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">Import ACH Details</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">St Tax 2</a>	State Tax	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">Tax Test</a>	State Tax	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">Test</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">Test</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303

Continue

How Do I... Terms FAQs

From the Transfers and Payments Menu

1. Select “**Make ACH payment/Manage Templates**”
2. Click on “**Template Name hyperlink**”

Provident BANK

Bank Home | Disclosures | Help | Sign

Welcome Reports Transfers and Payments Account Services Administration

**Make ACH payment / Manage templates**

Collect money via ACH / Manage templates

Approve ACH transactions

Approve ACH templates

View completed ACH transactions

Upload ACH transactions

View file status / Approve ACH files

View uploaded ACH files

Quick Links: Manage next scheduled requests

**View Template Details**

[Print this page](#)

The template does not contain any approved detail information.

[New selection](#) | [View your ACH limits](#)

**Template Information**

[Edit template](#) • [Copy template](#) • [Delete template](#)

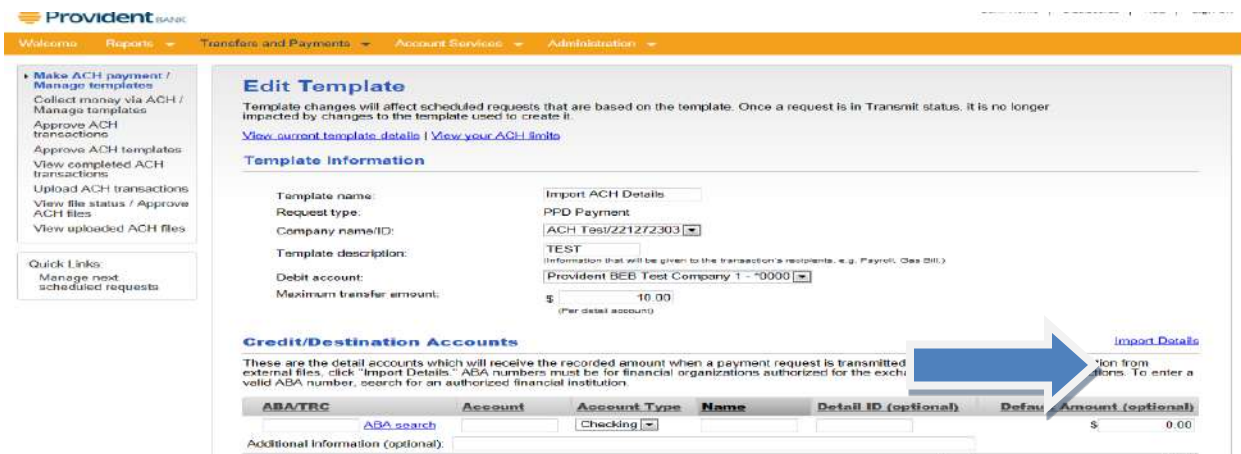
Template name:	Import ACH Details
Request type:	PPD Payment
Company name/ID:	ACH Test/221272303
Template description:	TEST
Debit account:	*0000 - Provident BEB Test Company 1
Maximum transfer amount:	\$10.00

How Do I... Terms FAQs

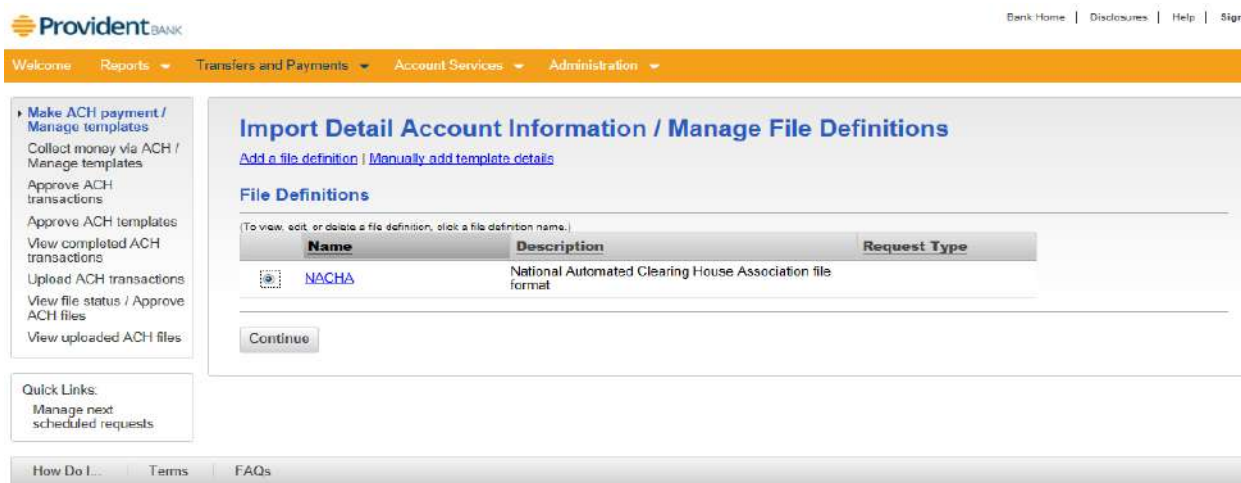
From View Template Details Screen

3. Select “**Edit template**”





4. Select “**Import Details**”



From the Import Detail Account Information /Manager File Definitions

**IMPORTANT INFORMATION:** If the file to be imported is not a NACHA file, then you will need to select “**Add a file definition**” before moving on to step 5. Please see below a sample NACHA File.



5. Select “**Continue**”

Welcome Reports Transfers and Payments Account Services Administration

**Make ACH payment / Manage templates**

- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

**Quick Links:**

- Manage next scheduled requests

### Select File to Import

[New selection](#)

**File Import Information**

Service name: PPD Payment  
 Template name: Import ACH Details  
 Definition name: NACHA  
 Description: National Automated Clearing House Association file format  
 File type: Fixed  
 Match records by: ABA/TRC  
 Account number  
 Account type  
 Account name  
 ID

File to import: K:\Risk and Control Division\EFT Operations\Shared\Cas [Browse...](#)

Update by:

- Adding new and updating existing transactions
- Adding new transactions only
- Updating existing transactions
- Delete existing and add new transactions

[Import file](#)

From Select File to Import Screen

6. File to import: Select “Browse” to locate file to be imported
7. Update By: Select the option that applies
  - a. Adding new and updating existing transactions
  - b. Adding new transaction only
  - c. Updating existing transactions
  - d. Delete existing and add new transactions
8. Select “Import”

Welcome Reports Transfers and Payments Account Services Administration

**Make ACH payment / Manage templates**

- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

**Quick Links:**

- Manage next scheduled requests

### File Import Confirmation

[Print this page](#)

The following file import was successful.

[View template](#)

Service name: PPD Payment  
 Template name: Import ACH Details  
 Definition name: NACHA  
 Description: National Automated Clearing House Association file format  
 File type: Fixed  
 Update by: Adding new transactions only

Total Records In File	Total Added	Total Updated	Total Amount †
1	1	0	\$20.00

† Total Amount represents the dollar amount of the imported records.

How Do I... Terms FAQs

9. Message displayed “The following file import was successful”
10. Select “View template”

Welcome Reports Transfers and Payments Account Services Administration

**Make ACH payment / Manage templates**  
 Collect money via ACH / Manage templates  
 Approve ACH transactions  
 Approve ACH templates  
 View completed ACH transactions  
 Upload ACH transactions  
 View file status / Approve ACH files  
 View uploaded ACH files

Quick Links:  
 Manage next scheduled requests

### View Template Details

[Print this page](#)

[New selection](#) | [Use this template](#) | [View your ACH limits](#)

[Edit template](#) • [Copy template](#) • [Delete template](#)

**Template Information**

Template name: Import ACH Details  
 Request type: PPD Payment  
 Company name/ID: ACH Test/221272303  
 Template description: TEST  
 Debit account: \*0000 - Provident BEB Test Company 1  
 Maximum transfer amount: \$100.00

Download this template as:

**Credit/Destination Accounts**

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
221272303	*3445	Checking	Summer Spring	221272303	\$20.00
Additional information:					Total: \$20.00

How Do I... Terms FAQs

From View Template Details Screen

11. Review the detail transaction(s) imported
12. Select **“Use this template”** (ONLY if you are ready to transmit ACH template file)

Welcome Reports Transfers and Payments Account Services Administration

**Make ACH payment / Manage templates**  
 Collect money via ACH / Manage templates  
 Approve ACH transactions  
 Approve ACH templates  
 View completed ACH transactions  
 Upload ACH transactions  
 View file status / Approve ACH files  
 View uploaded ACH files

Quick Links:  
 Manage next scheduled requests

### Make ACH Payment

[Send money with a different template](#) | [Schedule a request with this template](#) | [View your ACH limits](#)

[Edit this template](#)

**Template Information**

Template name: Import ACH Details  
 Request type: PPD Payment  
 Company name/ID: ACH Test/221272303  
 Template description: TEST  
 Debit account: \*0000 - Provident BEB Test Company 1  
 Maximum transfer amount: \$100.00 (Per detail account)  
(mmdd/yyyy)

Control amount (optional): \$   
(Maximum value for the entire template)

**Credit/Destination Accounts** [Save as draft](#)

These are the accounts which will receive the recorded amount when a payment request is transmitted. To save this request without submitting it for transmit, click "Save as draft"

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
221272303	*3445	Checking	Summer Spring	221272303	\$ 20.00
Additional information (optional)					Total: \$20.00
					Variance amount: \$(20.00)
					<small>(Difference between Control amount and Total.)</small>

From Make ACH Payment Screen

13. Review template information (If okay then proceed with next step 14) or Select **“Edit this template”** to make additional updates.
14. Select **“Continue”**

- Make ACH payment / Manage templates
- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

Quick Links:  
Manage next scheduled requests

### Verify Payment

[Send money with a different template](#) | [View your ACH limits](#)

#### Template Information

[Edit this request](#)

Template name: Import ACH Details  
 Request type: PPD Payment  
 Company name/ID: ACH Test / 221272303  
 Template description: TEST  
 Debit account: \*0000 - Provident EEB Test Company 1  
 Effective date: 08/15/2014

#### Credit/Destination Accounts

The control amount of \$0.00 does not equal the total amount of \$20.00. Details with an amount value of \$0.00 will not be processed. To change the values, click "Edit this request."

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
221272303	*3445	Checking	Summer Spring	221272303	\$20.00
Total:					\$20.00

To submit this request without transmitting, click [submit for approval](#).

15. Select "Transmit"

- Make ACH payment / Manage templates
- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

Quick Links:  
Manage next scheduled requests

### Verify Payment

[Send money with a different template](#) | [View your ACH limits](#)

#### Template Information

[Edit this request](#)

#### Secure Token - Passcode

The activity you have requested requires entry of a secure token passcode. Please enter your passcode and click "Continue." To return to your previous activity, click "Cancel."

If you have not set up your token device, go to [Secure Token Setup](#). If you have not received your token device, please contact your administrator.

Passcode:

To submit this request without transmitting, click [submit for approval](#).

16. Passcode: Enter your "Passcode"

17. Select "Continue"

**Payment Confirmation** [Print this page](#)

The PPD Payment request below has been transmitted successfully.  
[New transaction](#) | [View your ACH limits](#)

**Template Information**

Template name: Import ACH Details  
 Request type: PPD Payment  
 Company name/ID: ACH Test / 221272303  
 Template description: TEST  
 Debit account: \*0000 - Provident BEB Test Company 1  
 Effective date: 08/15/2014  
 Transmit Status: Transmitted  
 Confirmation number: 312013835

**Credit/Destination Accounts**

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
221272303	*3445	Checking	Summer Spring	221272303	\$20.00
Total					\$20.00

**Approval History Information**

Approval status: 1 of 1 received

Action	User ID	Date
Enter Request	ADMIN	08/14/2014 04:12:36 PM (ET)
Approve/Transmit Request	ADMIN	08/14/2014 04:12:37 PM (ET)

18. Message displayed: “The PPD Payment or The CCD Collection request below has been transmitted successfully”

**IMPORTANT INFORMATION:**

- **Cutoff time for submitting ACH files is 4:00 pm**
- **Contact Cash Management helpdesk at 732.590.9288 (Monday through Friday between 8:30am – 5:00pm)**
  - **Issue with submitting your file**
  - **Request deletion or reversal of a transaction, batch or file**